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REMARKS

Reconsideration of the application in view of the present response is respectfully requested.

Claims 36-41 are pending.

Applicant would like to respectfully point out that the rejection of claims 36-40 of the present application is improper for at least the reasons explained hereinbelow.

First, Du et al. (referred to herein as "Du") discloses a distributed banking system which is not an automated teller machine (ATM) system as recited in each of claims 36-40.

Second, each of claims 36-40 is directed to ATM system which comprises a first ATM and a second ATM. Du does not even disclose one ATM, let alone two ATMs.

Third, since Du does not even disclose a single ATM, Du cannot disclose first and second ATMs each of which includes the elements recited in each of claims 36-40.

If the Examiner continues to reject claims 36-40 of the present application by applying Du, it is respectfully requested that the Examiner (i) explain how a distributed banking system, as disclosed in Du, is an ATM system, as recited in each of claims 36-40, (ii) specifically point out where Du discloses even one ATM, let alone two ATMs, and (ii) specifically point out where Du discloses each element of each of the first and second ATMs, as recited in each of claims 36-40. Absent an adequate explanation, it is submitted that the rejection of claims 36-40 is improper and, therefore, should be withdrawn.

Applicant would like to respectfully point out that the rejection of claim 41 is improper for at least the reasons explained hereinbelow.

Claim 41 recites an automated teller machine (ATM) for enabling an ATM customer to carry out an ATM transaction. The ATM comprises means for receiving a card from an ATM customer to validate identity of the ATM customer before allowing the ATM customer to carry out an ATM transaction, at least one local data storage device which stores a local relational database which stores information on each ATM customer that frequents this ATM to carry out an ATM transaction so that each of these ATM customers can be more effectively served whenever the particular ATM customer carries out an ATM transaction at

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this ATM, and an executable local relational database management system (RDBMS) for, when executed, maintains the local relational database.

Du clearly does not disclose or suggest an automated teller machine (ATM) for enabling an ATM customer to carry out an ATM transaction, wherein the ATM comprises means for receiving a card from an ATM customer to validate identity of the ATM customer before allowing the ATM customer to carry out an ATM transaction, at least one local data storage device which stores a local relational database which stores information on each ATM customer that frequents this ATM to carry out an ATM transaction so that each of these ATM customers can be more effectively served whenever the particular ATM customer carries out an ATM transaction at this ATM, and an executable local relational database management system (RDBMS) for, when executed, maintains the local relational database.

If the Examiner continues to reject claim 41 by applying Du, it is respectfully requested that the Examiner specifically point out where Du discloses an ATM which includes each of the specific elements recited in claim 41. Absent an adequate explanation, it is submitted that the rejection of claim 41 is improper and, therefore, should be withdrawn.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

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